

**CENTRAL BANCORP, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1250035	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,323	\$2,349	1.1%		
Loans	\$1,741	\$1,425	-18.1%		
Construction & development	\$279	\$227	-18.5%		
Closed-end 1-4 family residential	\$35	\$27	-23.3%		
Home equity	\$1	\$1	-13.2%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-39.4%		
Commercial & Industrial	\$73	\$43	-41.6%		
Commercial real estate	\$1,314	\$1,083	-17.6%		
Unused commitments	\$55	\$22	-61.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$157	\$150	-4.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$21	-17.5%		
Cash & balances due	\$107	\$402	274.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,146	\$2,177	1.4%		
Deposits	\$1,942	\$2,060	6.1%		
Total other borrowings	\$166	\$83	-50.1%		
FHLB advances	\$99	\$83	-16.0%		
Equity					
Equity capital at quarter end	\$177	\$171	-3.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	7.0%	--		
Tier 1 risk based capital ratio	12.3%	14.4%	--		
Total risk based capital ratio	13.6%	15.8%	--		
Return on equity <sup>1</sup>	-62.2%	-32.8%	--		
Return on assets <sup>1</sup>	-5.1%	-2.4%	--		
Net interest margin <sup>1</sup>	4.8%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	12.6%	13.9%	--		
Loss provision to net charge-offs (qtr)	276.3%	130.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.9%	7.9%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	42.0%	38.3%	0.9%	0.7%	--
Closed-end 1-4 family residential	41.5%	48.9%	0.0%	1.5%	--
Home equity	10.8%	29.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.2%	2.9%	1.5%	0.2%	--
Commercial & Industrial	10.7%	19.6%	1.1%	10.2%	--
Commercial real estate	26.0%	33.1%	1.0%	2.0%	--
Total loans	28.7%	34.3%	1.0%	2.0%	--